

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

STEVEN L BESSE SR  
GAYLE L BESSE  
Debtor(s)

Case No. 08-15145

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/13/2008.
- 2) The plan was confirmed on 10/01/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/26/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/20/2013.
- 6) Number of months from filing to last payment: 57.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$43,150.00.
- 10) Amount of unsecured claims discharged without payment: \$13,464.23.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$51,830.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$51,830.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,199.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,413.49
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,612.49**

Attorney fees paid and disclosed by debtor: \$1,301.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK	Unsecured	171.00	203.14	203.14	172.33	0.00
COMPUREDIT	Unsecured	498.00	1,269.16	1,269.16	1,076.69	0.00
EAST BAY FUNDING	Unsecured	583.00	635.80	635.80	539.38	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	894.00	894.56	894.56	758.90	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	520.00	555.90	555.90	471.60	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	368.00	445.92	445.92	378.30	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	10,336.00	9,430.77	9,430.77	8,000.59	0.00
FIA CARD SERVICES	Unsecured	7,819.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT CO	Secured	NA	NA	NA	0.00	0.00
HOMeward RESIDENTIAL	Secured	4,068.58	4,068.58	4,068.58	4,068.58	0.00
HOMeward RESIDENTIAL	Secured	NA	NA	NA	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	1,461.00	1,511.54	1,511.54	1,282.31	0.00
LIGHTHOUSE FINANCIAL GROUP	Secured	5,095.00	5,095.00	5,095.00	5,095.00	465.71
LIGHTHOUSE FINANCIAL GROUP	Unsecured	NA	87.92	87.92	74.59	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	NA	NA	NA	0.00	0.00
PHH MORTGAGE CORP	Secured	87.00	87.00	87.00	87.00	0.00
PHH MORTGAGE CORP	Secured	NA	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	7,206.00	7,206.68	7,206.68	6,113.79	0.00
PROSPER MARKETPLACE INC	Unsecured	13,293.00	14,185.23	14,185.23	12,034.04	0.00
WELLS FARGO FINANCIAL	Unsecured	NA	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL	Unsecured	NA	NA	NA	0.00	0.00
WILL COUNTY TREASURER	Secured	4,638.76	4,638.76	4,638.76	4,638.76	0.00
WORLD FINANCIAL NETWORK	Unsecured	1,177.00	2,310.30	2,310.30	1,959.94	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,155.58	\$4,155.58	\$0.00
Debt Secured by Vehicle	\$5,095.00	\$5,095.00	\$465.71
All Other Secured	\$4,638.76	\$4,638.76	\$0.00
<b>TOTAL SECURED:</b>	<b>\$13,889.34</b>	<b>\$13,889.34</b>	<b>\$465.71</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$38,736.92</b>	<b>\$32,862.46</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$4,612.49</u>
Disbursements to Creditors	<u>\$47,217.51</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$51,830.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/17/2013

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.